

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE: **ALEYADRIEL PABON DIAZ**  
SSN xxx-xx-5409

CASE NO: **22-01776-EAG**

Debtor(s)

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **06/21/2022**

First Meeting Date: **07/27/2022 at 8:00AM**

Days From Petition Date: **36**

341 Meeting Date: **07/27/2022 at 8:00AM**

910 Days Before Petition: **12/23/2019**

Confirmation Hearing Date: **08/19/2022 at 2:30PM**

Chapter 13 Plan Date: **06/21/2022** ☐ Amended

Plan Base: **\$9,000.00** Plan Docket # **3**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☒ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# **0628**

Date: **7/26/2022** Amount: **\$ 150.00**

\*APPEARANCES: ☐ Telephone ☒ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☐ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

☐ Pro-se

☒ Creditor(s) Present ☐ None

Hacienda - Espada; BPPR -- Vilches

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO\***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$325.00** Outstanding (Through the Plan): **\$3,675.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)  
Projected Disposable Income: \$ \_\_\_\_\_

☐ The Trustee cannot determine debtor's/s' commitment period at this time.



**If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$0.00**

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 47 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☐ CLOSED

☒ HELD OPEN FOR 30 DAYS until August 26, 2022 pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: \_\_\_\_\_

Comments:

\*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]

-No objections

**\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6)** The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor has failed to provide all the information needed for the Trustee to adequately comply with his duties (DSO claimant contact information, bank account information, employer postal address, etc.) This information is collected through an electronic form identified as "Debtor Certification." Debtors may access the Debtor's Certification Form in the Trustee's web site or through the following link: <https://www.ch13-pr.com/debtors/debtor-certification> .This form must be filled before confirmation of the plan.

Debtor has failed to include self employed information in schedule I. He informed that he is a barber who provides services in people's homes.

[1325(a)(1)] Self-employed Business Debtor - Failure to comply with her/his/their duties. [11 U.S.C.1302(b), 704(a)(2)-(7), and 704(a)(9)]

Debtor must submit bank statements for the six months prior to filing bankruptcy.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

Debtor failed to list cryptocurrency in Schedule A/B. Debtor stated that he believes his cryptocurrency is Shiva, and that he invested \$17.00 about six months ago. He also believes that his digital wallet is coinbase. Debtor must submit evidence of value of cryptocurrency (statements and, if the same are not available, screenshots with sworn statements regarding information) and inform any transactions made with the same. Debtor stated he has not made transactions with the cryptocurrency.

[1325(a)(8)] DSO Payment Default – Debtor(s) is in default with post-petition DSO payments.

Debtor must submit evidence of being current with his DSO payments up to plan confirmation. Debtor has submitted evidence of being current up to the month of June 2022.

[1325(b)(1)(B)] Projected Disposable Income – Debtor(s) fails to apply projected disposable income, to be received during applicable commitment period, to make payments to unsecured creditors under the plan. [1322(a)(1)]

- Fails to increase plan payments after concluding secured loan(s) payments.

Debtor must inform maturity date of vehicle financed with Oriental Bank. If the same falls within the life of the plan, monthly plan payments must increase.

**\*OTHER COMMENTS / OBJECTIONS**

Debtor must submit evidence of Oriental Bank's lien over his vehicle. This is necessary to confirm liquidation value of this case and treatment that such creditor is to receive in this bankruptcy.

/s/ Jose R. Carrion, Esq.

Meeting Date: Jul 27, 2022

**Trustee**

/s/ Alexandra Rodriguez, Esq., Presiding Officer

Last Docket Verified: 9

Last Claim Verified: 5

**Case Administrator: Mayra Arguelles**